

Table VII.A.2.f(2012) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2012

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	74.1%	74.7%	72.7%	73.1%	77.3%	72.9%
New England:						
Connecticut	79.7%	81.7%	83.3%	66.3%	74.0%	81.0%
Maine	82.9%	87.3%	79.3%	71.6%	82.3%	83.1%
Massachusetts	59.6%	56.9%	66.9%	60.1%	75.7%	55.0%
New Hampshire	73.1%	72.8%	78.7%	69.5%	79.0%	71.4%
Rhode Island	71.2%	66.9%	86.5%	72.2%	83.4%	69.1%
Vermont	69.6%	68.5%	78.8%	65.8%	68.2%	69.9%
Middle Atlantic:						
New Jersey	65.8%	65.2%	67.7%	66.5%	73.0%	64.0%
New York	65.8%	68.2%	59.0%	64.0%	64.1%	66.4%
Pennsylvania	68.0%	69.0%	70.4%	58.7%	67.0%	68.3%
East North Central:						
Illinois	75.1%	75.5%	74.0%	74.9%	74.1%	75.5%
Indiana	74.3%	72.5%	82.7%	72.2%	79.9%	71.3%
Michigan	81.6%	83.4%	70.8%	82.8%	81.2%	81.7%
Ohio	77.9%	79.4%	81.0%	68.3%	81.0%	76.5%
Wisconsin	76.5%	79.5%	76.7%	65.4%	69.7%	79.1%
West North Central:						
Iowa	72.9%	77.4%	64.6%	64.1%	65.0%	76.0%
Kansas	70.4%	67.2%	91.7%	63.1%	75.2%	67.9%
Minnesota	67.7%	70.5%	63.2%	61.6%	61.8%	69.8%
Missouri	77.7%	79.7%	71.9%	75.3%	82.6%	75.4%
Nebraska	76.3%	77.1%	80.6%	65.7%	77.2%	75.9%
North Dakota	66.5%	68.5%	52.3%	68.9%	74.4%	64.1%
South Dakota	73.5%	78.7%	66.8%	54.9%	64.5%	77.1%
South Atlantic:						
Delaware	76.3%	75.6%	86.3%	73.5%	80.2%	74.7%
District of Columbia	63.4%	62.4%	65.7%	73.3%	72.9%	62.1%
Florida	74.3%	76.6%	63.3%	75.2%	79.5%	72.2%
Georgia	82.8%	82.9%	87.0%	76.7%	83.4%	82.6%
Maryland	73.8%	71.2%	66.9%	88.5%	83.9%	70.8%
North Carolina	82.9%	78.8%	84.3%	95.4%	93.6%	76.9%
South Carolina	79.3%	79.5%	79.3%	78.4%	85.9%	76.1%
Virginia	68.3%	63.8%	79.1%	76.9%	73.5%	65.6%
West Virginia	75.8%	73.4%	80.0%	79.3%	76.9%	74.9%
East South Central:						
Alabama	65.0%	65.5%	53.6%	71.4%	71.1%	62.2%
Kentucky	75.5%	77.5%	80.1%	61.7%	76.3%	75.1%
Mississippi	79.6%	79.3%	83.6%	74.2%	75.1%	81.9%
Tennessee	73.9%	70.8%	82.0%	78.4%	79.8%	70.1%
West South Central:						
Arkansas	73.8%	76.1%	74.4%	61.2%	74.8%	73.1%
Louisiana	76.7%	76.7%	83.1%	69.3%	78.8%	75.7%
Oklahoma	85.0%	87.2%	82.3%	77.7%	87.0%	83.8%
Texas	80.0%	78.5%	84.0%	86.5%	88.7%	75.7%
Mountain:						
Arizona	78.1%	82.6%	72.0%	65.2%	72.0%	80.8%
Colorado	72.4%	69.9%	80.7%	81.8%	78.0%	71.1%
Idaho	84.3%	90.8%	75.6%	66.2%	74.0%	88.8%
Montana	75.0%	76.6%	70.9%	73.3%	77.9%	73.9%
Nevada	77.3%	80.6%	79.0%	62.9%	67.4%	81.6%
New Mexico	80.7%	78.6%	78.0%	95.1%	88.3%	76.7%
Utah	79.8%	76.7%	83.2%	88.3%	93.3%	75.5%
Wyoming	73.4%	72.8%	83.3%	61.1%	69.7%	74.9%
Pacific:						
Alaska	84.6%	89.7%	72.6%	56.4%	88.1%	84.1%
California	75.9%	77.2%	69.5%	76.5%	77.2%	75.6%
Hawaii	68.2%	67.5%	62.7%	76.3%	72.3%	66.8%
Oregon	74.4%	73.1%	77.4%	76.4%	76.9%	73.5%
Washington	72.1%	75.5%	62.1%	68.2%	68.4%	73.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.f(2012) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2012

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.49%	0.47%	1.22%	1.56%	1.03%	0.45%
New England:						
Connecticut	2.57%	2.66%	9.12%	11.46%	6.78%	2.85%
Maine	2.03%	2.85%	5.00%	6.95%	5.94%	2.66%
Massachusetts	3.55%	5.44%	8.93%	9.71%	5.97%	5.05%
New Hampshire	4.11%	4.39%	12.12%	9.92%	7.17%	4.55%
Rhode Island	4.36%	5.73%	5.20%	9.56%	6.54%	4.73%
Vermont	2.91%	3.16%	7.56%	5.25%	5.68%	3.33%
Middle Atlantic:						
New Jersey	2.97%	4.03%	9.31%	5.60%	6.47%	3.76%
New York	2.46%	2.66%	7.74%	4.90%	5.34%	2.44%
Pennsylvania	4.28%	4.60%	5.74%	9.74%	8.77%	3.64%
East North Central:						
Illinois	2.59%	4.61%	7.40%	4.99%	5.65%	4.03%
Indiana	2.28%	3.33%	5.38%	5.33%	5.08%	2.54%
Michigan	2.93%	3.04%	9.59%	5.91%	5.71%	2.73%
Ohio	3.43%	3.81%	8.74%	8.84%	4.66%	5.17%
Wisconsin	2.41%	3.21%	8.64%	9.03%	4.67%	3.57%
West North Central:						
Iowa	3.68%	3.85%	7.24%	7.67%	6.17%	3.68%
Kansas	5.06%	5.80%	3.76%	8.89%	5.80%	6.58%
Minnesota	2.68%	4.61%	10.56%	7.75%	8.55%	2.29%
Missouri	3.76%	3.83%	9.41%	7.11%	3.79%	4.30%
Nebraska	3.35%	4.10%	10.57%	11.67%	6.35%	3.14%
North Dakota	2.53%	2.57%	13.72%	11.17%	8.77%	3.04%
South Dakota	3.07%	2.94%	11.05%	12.30%	6.04%	3.95%
South Atlantic:						
Delaware	3.51%	4.23%	8.49%	5.42%	3.79%	4.54%
District of Columbia	2.64%	2.51%	11.56%	15.31%	6.89%	2.78%
Florida	2.52%	2.67%	6.22%	4.13%	6.04%	2.95%
Georgia	3.38%	4.27%	11.40%	6.21%	4.96%	4.30%
Maryland	3.01%	3.25%	12.63%	6.74%	5.93%	3.32%
North Carolina	2.04%	3.25%	8.01%	2.45%	1.89%	2.97%
South Carolina	2.48%	2.53%	8.81%	6.14%	4.99%	2.72%
Virginia	3.36%	4.17%	7.15%	7.68%	5.31%	4.84%
West Virginia	2.85%	3.95%	8.57%	7.29%	4.38%	3.74%
East South Central:						
Alabama	2.79%	3.86%	12.69%	6.95%	4.93%	2.97%
Kentucky	3.36%	3.52%	10.49%	8.69%	5.22%	4.66%
Mississippi	4.04%	3.97%	10.06%	10.48%	7.42%	3.13%
Tennessee	2.53%	2.94%	5.18%	6.11%	4.23%	2.93%
West South Central:						
Arkansas	3.92%	3.45%	10.68%	11.39%	5.17%	4.63%
Louisiana	3.39%	4.37%	10.04%	11.33%	5.25%	3.38%
Oklahoma	2.26%	2.59%	10.58%	6.84%	4.22%	2.64%
Texas	2.48%	2.40%	5.90%	3.37%	3.23%	2.66%
Mountain:						
Arizona	3.44%	3.74%	12.54%	8.23%	5.95%	4.33%
Colorado	3.66%	4.09%	11.36%	9.30%	6.40%	4.22%
Idaho	2.69%	2.25%	6.58%	9.36%	6.51%	3.04%
Montana	3.63%	5.28%	8.19%	9.33%	6.06%	5.08%
Nevada	3.32%	3.97%	9.74%	11.46%	8.63%	3.48%
New Mexico	3.39%	3.61%	7.62%	10.24%	4.57%	3.92%
Utah	3.97%	3.64%	6.80%	6.57%	2.27%	5.12%
Wyoming	2.90%	3.60%	6.45%	11.75%	7.39%	4.38%
Pacific:						
Alaska	2.91%	2.95%	7.76%	13.90%	11.88%	2.45%
California	1.60%	1.27%	5.55%	6.99%	4.80%	2.02%
Hawaii	2.14%	2.69%	6.28%	6.50%	5.53%	2.71%
Oregon	2.09%	2.68%	5.92%	9.42%	5.43%	3.06%
Washington	3.03%	4.98%	9.07%	8.55%	7.67%	4.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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